

MESSAGE TO AGENT

regarding: \$250,000 Voya UL-CV NY
for: Valued Client

MESSAGE #1

The requested solve failed. Because of this situation, certain requested output pages may be omitted. View the actual calculations on the screen for more information.

A Life Insurance Illustration using
Voya Universal Life-CV NY

A Flexible Premium Adjustable Life Insurance Policy

(Standard Form #3001-09/09) BA-292

ReliaStar Life Insurance Company of New York

Designed for:

Valued Client

Presented by:

Unassigned Agent

ReliaStar Life Insurance Company of New York

1000 Woodbury Road, Suite 208

Woodbury, NY 11797

EXPLANATION OF POLICY ILLUSTRATION

A Narrative Summary

Policy Introduction:

The Voya Universal Life-CV NY product illustrated on the accompanying pages is a flexible premium adjustable life insurance policy which can provide a lifetime death benefit. The death benefit is adjustable and may depend on the account value in the policy. The account value is based on the timing and amount of your premiums, policy and rider charges, and the interest credited to the policy. This illustration assumes all premiums are received by the Company on the first day of each illustrated year. This product is offered by ReliaStar Life Insurance Company of New York, a member of the Voya® family of companies, and is filed as Policy Form Series #3001-09/09.

This illustration is not the actual life insurance policy you will receive nor is it part of the contract. This illustration is intended only to show you how the life insurance policy might react based on the interest rate and premium payment assumptions contained in the illustration. Due to your individual circumstances, your policy, upon issue, may differ from what is illustrated. In that event, the terms of your policy control.

When the policy is issued, a complete policy summary including cost data, based on the benefits selected, premiums and dividends of the policy as issued will be furnished to you. Following the receipt of the policy and policy summary, there will be a period of not less than ten days within which you may return the policy for an unconditional refund of the premium paid.

Following is a description of some of the key terms and features of this life insurance product.

Guaranteed Values:

2.00% Guaranteed
Interest Rate

The guaranteed values are the minimum values that will accrue, assuming you pay the premiums as illustrated. These values are calculated based on our guaranteed minimum interest rate of 2.00%, the guaranteed maximum cost of insurance, and guaranteed maximum expenses in the policy. ReliaStar Life Insurance Company of New York guarantees the current interest rate on unloaned account values of 4.50% until the first policy anniversary. We guarantee that the interest rate on unloaned account values in effect at each policy anniversary will not change for the next 12 policy months.

Non-Guaranteed Values:

4.50% Illustrated
Interest Rate

Non-guaranteed values are based on the illustrated interest rate, current cost of insurance rates and current expense charges. This illustration assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results will be more or less favorable than those shown. ReliaStar Life Insurance Company of New York reserves the right to change the non-guaranteed benefits and values of this illustration. ReliaStar Life Insurance Company of New York guarantees the current interest rate on unloaned account values of 4.50% until the first policy anniversary. We guarantee that the interest rate on unloaned account values in effect at each policy anniversary will not change for the next 12 policy months.

Interest Crediting Method:

This policy credits interest on a portfolio interest rate basis. This means that your entire unloaned account value is credited at the same interest rate. Loaned account values are credited at a different interest rate which is 2.00% in all years.

Additional Interest: Guaranteed and non-guaranteed additional interest at a rate of 0.40% will be payable beginning in policy year 11 only if the interest rate applicable to the non-borrowed portion of the account value, without such additional interest crediting bonus, exceeds 2.00%. The additional interest will be 0.00% if the credited rate is 2.00%. Any additional interest is reflected in the non-guaranteed values illustrated.

Premium Outlay: The premium outlay is the net annualized outlay to the policyowner. It is equal to scheduled premium payments and loan repayments less any partial withdrawals and policy loans. In general, a negative value in this column indicates that more money was distributed from the policy, either as a loan or partial withdrawal, than was paid as premium in that year.

First-Year Scheduled Premium: \$6,103.49 The scheduled premiums are shown in the yearly detail of this illustration. Note that coverage may end at different times under guaranteed and non-guaranteed illustrated assumptions.

Guideline Level Premium: \$6,103.49 The guideline level premium is the maximum premium that can be paid into the policy, based on current tax law, if level premiums are paid each year. This guideline level premium will change if any coverage increases, decreases, or changes are made to the policy.

Minimum Monthly Premium: \$244.00 The minimum monthly premium is the minimum premium required to issue the policy. The minimum monthly premium must be paid during each of the first 9 policy years to qualify for the special continuation period. The special continuation period guarantees that your policy will not lapse if the following two conditions are met: the policy account value less any policy loan must be positive and the sum of the premiums paid since the policy date, less all partial withdrawals, and less any policy loans, must be equal to or greater than the sum of the Minimum Monthly Premiums. This minimum monthly premium does not include, if applicable, scheduled increases and will change if increases or decreases are made in any of the policy benefits. Following this period, premium payments higher than this minimum premium may be required to keep the policy in force. Paying only the minimum premium does not guarantee continuation of the policy. In addition, you may be foregoing the advantage of potentially building the policy's account value.

Rider Benefits Included: Listed below are rider benefits illustrated on this policy illustration. Charges for these benefits, unless otherwise stated, reduce the account value.

Accelerated Benefit Rider: The Accelerated Benefit Rider allows a portion of the death benefit to be paid to the policyowner prior to the death of the insured in the event the insured becomes terminally ill. There is no cost associated with this rider unless the option to accelerate the death benefit is exercised. For additional details please see the accompanying Accelerated Benefit Rider Disclosure Form.

Overloan Lapse Protection Rider: The Overloan Lapse Protection Rider is designed to keep your policy in force when loan balances approach 100% of the account value. There is no cost for this rider unless the option is exercised. This illustration assumes that the Overloan Lapse Protection Rider was not exercised.

Net Death Benefit:

Initial Stated Death Benefit:
\$250,000

The proceeds are the amount paid to the beneficiary upon the death of the insured. The initial stated death benefit amount is the death benefit at issue. The death benefit amounts illustrated are shown as of the end of the year and reflect the stated death benefit provided by the policy less any outstanding policy loans and accrued loan interest, minus policy charges incurred, but not yet deducted.

Under Option 1 (Level), the death benefit is equal to the stated death benefit. Under Option 2 (Increasing), the death benefit is equal to the stated death benefit plus the account value. Under Option 3 (Face Amount plus Premium), the death benefit is equal to the stated death benefit plus total premiums less total partial withdrawals and partial withdrawal service fees. Under all three options, a greater death benefit will apply if the minimum death benefit to qualify as life insurance based on the Death Benefit Qualification Test exceeds the amounts described above. The initial Death Benefit Option assumed in this illustration is 1 (Level).

After attained age 121, only Option 1 will be available. All policies will be converted to Option 1 policies and the stated death benefit will be equal to the death benefit immediately prior to the policy anniversary nearest to attained age 121.

Account Value:

The account value is the sum of the premiums you have paid into the policy, less any partial withdrawals, less expense charges and deductions for cost of insurance (including riders), plus interest earnings. Deductions from the account value are made every month throughout the life of the policy until attained age 121, regardless of whether premiums are paid or not paid. The account value will vary based on the timing and amount of your premiums, cost of insurance charges, rider and expense charges, and the interest credited to the policy.

Net Surrender Value:

The net surrender value is equal to the account value of the policy reduced by the amount of any surrender charges and any outstanding policy loan amounts including accrued but unpaid policy loan interest, less any unpaid monthly deductions. This is the amount payable on surrender. A portion of the net surrender value may also be available for partial withdrawals or policy loans.

Policy Loans:

A loan may be taken from the policy by securing the amount of the loan with the cash value in the life insurance policy. If the insured dies while there is an outstanding loan balance, the amount of the loan and any unpaid interest due will be deducted from the death proceeds. The annual interest expense on the loan is charged at a rate of 2.75% years 1 - 10 and 2.00% thereafter (guaranteed 3.00% years 1 - 10 and 2.15% thereafter) in arrears, to the policyowner on the amount borrowed from a policy's cash value. If loan interest is not paid in cash, it is added to the outstanding loan balance. The unpaid loan interest will then increase the amount borrowed. Excessive policy loans may cause the policy to lapse. If a loan is outstanding when a policy is surrendered or allowed to lapse there may be a tax consequence. All loans must be requested from the company.

Policy loans/partial withdrawals may have tax implications and may cause the policy to lapse. Policy loans will reduce the policy's death benefit and available net surrender value.

VOYA UNIVERSAL LIFE OF NY
A Flexible Premium Adjustable Life Insurance Policy
Designed for Valued Client

NUMERIC SUMMARY

Prepared for:

Valued Client

Male 50 Standard No Tobacco
State of Issue: New York
Assumed Policy Date: 12/21/2016
Initial Stated Death Benefit: \$250,000
Initial Death Benefit Option: 1 (Level)
Premium Mode: Annual
Initial Annual Premium: \$6,103.49

Rider Benefits Included:

Accelerated Benefit Rider
Overloan Lapse Protection Rider

This summary is based on the premium outlay in the life insurance policy illustration. The Net Surrender Value and Net Death Benefit are shown as of the end of the year.

	GUARANTEED 2.00% Interest Rate, Maximum Charges	NON-GUARANTEED MIDPOINT Interest and charges halfway between guaranteed and non-guaranteed	NON-GUARANTEED ILLUSTRATED 4.50% Interest Rate, Current Charges
Year 5, Age 55			
Net Surrender Value:	10,399	13,871	17,523
Net Death Benefit:	250,000	250,000	250,000
Year 10, Age 60			
Net Surrender Value:	32,350	41,584	51,739
Net Death Benefit:	250,000	250,000	250,000
Year 20, Age 70			
Net Surrender Value:	30,517	65,870	107,567
Net Death Benefit:	250,000	250,000	250,000
Projected Age when Net Death Benefit Ends:	74	80	95

You may adjust your payment amounts, within limits, to extend or increase the cash value and death benefit.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Signature of Applicant (or Policyowner, if other than insured)

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed values and benefits illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Unassigned Agent
ReliaStar Life Insurance Company of New York
1000 Woodbury Road, Suite 208
Woodbury, NY 11797

Date

This illustration is not valid without all pages.

A Flexible Premium Adjustable Life Insurance Policy
Designed for Valued Client

POLICY ILLUSTRATION
Tabular Detail

Prepared for:

Rider Benefits Included:

Valued Client

Male 50 Standard No Tobacco
State of Issue: New York
Assumed Policy Date: 12/21/2016
Initial Stated Death Benefit: \$250,000
Initial Death Benefit Option: 1 (Level)
Premium Mode: Annual
Initial Annual Premium: \$6,103.49

Accelerated Benefit Rider
Overloan Lapse Protection Rider

Premiums are paid at the beginning of the year. The Account Value, Net Surrender Value and Net Death Benefit are shown as of the end of each policy year.

		GUARANTEED 2.00% Interest Rate, Maximum Charges				NON-GUARANTEED ILLUSTRATED 4.50% Interest Rate, Current Charges		
Yr	End of Yr Age	Premium Outlay	Account Value	Net Surrender Value	Net Death Benefit	Account Value	Net Surrender Value	Net Death Benefit
1	51	6,103.49	2,967	0	250,000	4,075	0	250,000
2	52	6,103.49	5,830	0	250,000	8,238	2,183	250,000
3	53	6,103.49	8,663	3,365	250,000	12,493	7,195	250,000
4	54	6,103.49	11,455	6,915	250,000	16,839	12,299	250,000
5	55	<u>6,103.49</u>	14,181	10,399	250,000	21,305	17,523	250,000
		30,517.45						
6	56	6,103.49	16,821	13,796	250,000	25,896	22,871	250,000
7	57	6,103.49	20,780	18,513	250,000	32,032	29,765	250,000
8	58	6,103.49	24,674	23,164	250,000	38,361	36,851	250,000
9	59	6,103.49	28,536	27,784	250,000	44,920	44,167	250,000
10	60	<u>6,103.49</u>	32,350	32,350	250,000	51,739	51,739	250,000
		61,034.90						
11	61	6,103.49	36,087	36,087	250,000	59,035	59,035	250,000
12	62	6,103.49	39,707	39,707	250,000	66,667	66,667	250,000
13	63	6,103.49	43,168	43,168	250,000	74,652	74,652	250,000
14	64	6,103.49	46,441	46,441	250,000	83,005	83,005	250,000
15	65	<u>6,103.49</u>	49,516	49,516	250,000	91,764	91,764	250,000
		91,552.35						
16	66	0.00	46,682	46,682	250,000	94,795	94,795	250,000
17	67	0.00	43,405	43,405	250,000	97,890	97,890	250,000
18	68	0.00	39,657	39,657	250,000	101,066	101,066	250,000
19	69	0.00	35,376	35,376	250,000	104,306	104,306	250,000
20	70	<u>0.00</u>	30,517	30,517	250,000	107,567	107,567	250,000
		91,552.35						

A Flexible Premium Adjustable Life Insurance Policy
Designed for Valued Client

		GUARANTEED 2.00% Interest Rate, Maximum Charges				NON-GUARANTEED ILLUSTRATED 4.50% Interest Rate, Current Charges			
Yr	End of Yr Age	Premium Outlay	Account Value	Net Surrender Value	Net Death Benefit	Account Value	Net Surrender Value	Net Death Benefit	
21	71	0.00	24,988	24,988	250,000	110,803	110,803	250,000	
22	72	0.00	18,648	18,648	250,000	113,982	113,982	250,000	
23	73	0.00	11,236	11,236	250,000	117,092	117,092	250,000	
24	74	0.00	2,615	2,615	250,000	120,125	120,125	250,000	
* 25	75	0.00	0	0	0	123,096	123,096	250,000	
		91,552.35							
26	76	0.00	0	0	0	125,955	125,955	250,000	
27	77	0.00	0	0	0	128,724	128,724	250,000	
28	78	0.00	0	0	0	131,361	131,361	250,000	
29	79	0.00	0	0	0	133,813	133,813	250,000	
30	80	0.00	0	0	0	136,019	136,019	250,000	
		91,552.35							
31	81	0.00	0	0	0	137,938	137,938	250,000	
32	82	0.00	0	0	0	139,444	139,444	250,000	
33	83	0.00	0	0	0	140,536	140,536	250,000	
34	84	0.00	0	0	0	141,144	141,144	250,000	
35	85	0.00	0	0	0	141,272	141,272	250,000	
		91,552.35							
36	86	0.00	0	0	0	140,688	140,688	250,000	
37	87	0.00	0	0	0	138,967	138,967	250,000	
38	88	0.00	0	0	0	136,063	136,063	250,000	
39	89	0.00	0	0	0	131,538	131,538	250,000	
40	90	0.00	0	0	0	125,190	125,190	250,000	
		91,552.35							
41	91	0.00	0	0	0	116,300	116,300	250,000	
42	92	0.00	0	0	0	104,278	104,278	250,000	
43	93	0.00	0	0	0	88,168	88,168	250,000	
44	94	0.00	0	0	0	66,625	66,625	250,000	
45	95	0.00	0	0	0	37,746	37,746	250,000	
		91,552.35							
* 46	96	0.00	0	0	0	0	0	0	
		91,552.35							

* Year 25, Month 4

In the event that the guaranteed costs were deducted since policy issue, the policy would lapse and cannot be illustrated beyond the year shown. Additional premiums would be required to continue the coverage.

* Year 46, Month 12

Based on current costs and the assumed interest rate illustrated, the policy would lapse unless additional premiums are paid.

This illustration is not valid without all pages.

VOYA UNIVERSAL LIFE OF NY
A Flexible Premium Adjustable Life Insurance Policy

**THIS ILLUSTRATION IS NOT A POLICY CONTRACT. THIS ILLUSTRATION IS NOT
FOR A PAID-UP POLICY OR A GUARANTEED LIMITED PREMIUM PAYMENT POLICY.**

VALUABLE INFORMATION ABOUT YOUR ILLUSTRATION

Thank you for considering ReliaStar Life Insurance Company of New York (the "Company") for your life insurance needs. We offer various life insurance products that have different features, benefits and costs. We are confident that, working with your professional insurance agent, you will find that one of our products is right for you. Your agent may work with many life insurance companies, and we are pleased that your agent is presenting one of our products to you.

If you decide to purchase a policy from us, we'd like you to understand how we will pay the selling agent. Agents earn sales compensation for each Company policy sold. The compensation is generally a percentage of the policy premiums you pay. Agents may receive compensation for each year a policy remains in force. The actual amount of compensation paid will vary based on the specific circumstances of your purchase.

Agents may attend Company sponsored conventions, conferences and business meetings, and may receive financing or other payments. Agents may also receive additional non-cash compensation from us in the form of prizes and awards for things like achieving sales contest objectives or other measures.

This is a general discussion of the compensation we pay for the sale of our policies. We pay compensation and other sales expenses from our general assets and revenues, including amounts we earn from fees and charges under our policies. The price of an insurance policy is set by the Company and reflects the compensation we pay for the sale of the policies. It also covers costs we incur for the design, manufacture and service of our policies, for policy benefits and features including guarantees, and for the investment management needed to support the policies' values. We are committed to providing top-quality insurance products to our customers and are pleased that your professional insurance agent trusts us to deliver on your long-term insurance needs.

This illustration does not recognize the effect of inflation. As a result of inflation, the illustrated values have more purchasing power today than in the future.

The values illustrated comply with our interpretation of the Internal Revenue Code definition of life insurance.

All guarantees are based upon the financial strength and claims-paying ability of ReliaStar Life Insurance Company of New York, who is solely responsible for all obligations under its policies.

If you are considering making changes in the status of your policy, you should consult with a licensed insurance or financial advisor.

PREMIUM OUTLAY. Premium outlay is the amount of premium assumed to be paid out-of-pocket by the policyowner or other premium payer. The amounts shown in this column are net of any cash taken from the policy by loan or partial withdrawal. Results will vary depending on when premiums are paid. Even if the premium outlay is zero, monthly deductions are still required to be taken from the account value. Depending on actual results, the premium payer may need to continue or resume premium payments.

DEATH BENEFIT QUALIFICATION TEST. This illustration uses the Guideline Premium Test to qualify the proposed policy as life insurance under Section 7702 of the Internal Revenue Code. Under the Guideline Premium Test, the premiums paid into the policy must never exceed the guideline premium limit. Additionally, a minimum corridor of death benefit in relation to cash value must be maintained.

MINIMUM MONTHLY PREMIUM. A minimum monthly premium of \$244.00 must be paid during each of the first 9 policy years and the policy account value less any policy loans must be positive to qualify for the special continuation period. The special continuation period guarantees that your policy will not lapse as long as these two conditions are met. Following this period, premium payments higher than this minimum premium may be required to keep the policy in force. Paying only the minimum premium does not guarantee continuation of the policy. In addition, you may be foregoing the advantage of potentially building the policy's account value.

This

VOYA UNIVERSAL LIFE-CV NY
A Flexible Premium Adjustable Life Insurance Policy
Designed for Valued Client

COST COMPARISON INDICES. 5.00% interest adjusted cost indices.

<u>Time Period</u>	<u>Surrender Cost Index</u>		<u>Net Payment Index</u>	
	<u>Guaranteed</u>	<u>Current</u>	<u>Guaranteed</u>	<u>Current</u>
Ten Years	14.62	8.74	24.41	24.41
Twenty Years	16.82	7.94	20.33	20.33

CONTINUATION OF COVERAGE. If the policy does not lapse and is not surrendered, the policy ceases upon the death of the insured, which may be later than the age shown on the illustration. If the policy is in force when the insured reaches attained age 121, the continuation of coverage feature is automatically effective. All riders terminate and adjustable term insurance rider coverage is converted to base coverage. Only death benefit option 1 is available after attained age 121. No additional premium will be accepted. Policy loans and partial withdrawals are available, but may cause the policy to lapse. Increases in the death benefit are not permitted.

TAXATION. Tax laws are complex and change frequently. Changes in premium payments from those illustrated or other changes made to the illustrated policy after issue may result in classification as a Modified Endowment Contract (MEC). Distributions from a Modified Endowment Contract, including loans, are taxable as income in the year received to the extent that the account value of the policy prior to the distribution exceeds the total premiums paid. In addition, if classified as a MEC, distributions may be subject to an additional 10% income tax penalty. The Voya Life Companies and their agents and representatives do not give tax or legal advice. For complete information on how distributions from this policy may affect your personal tax situation, always consult your professional tax advisor.

ISSUER. Voya Universal Life-CV NY is a product of ReliaStar Life Insurance Company of New York located at 1000 Woodbury Road, Suite 208, Woodbury, NY 11797. ReliaStar Life Insurance Company of New York is a member of the Voya® family of companies. Your agent/representative is Unassigned Agent, at ReliaStar Life Insurance Company of New York, 1000 Woodbury Road, Suite 208, Woodbury, NY 11797. Policy Form Series #3001-09/09.

FORM NUMBERS. Listed below are the standard form numbers for the Rider Benefits illustrated.

Accelerated Benefit Rider:	R3309-11/10
Overloan Lapse Protection Rider:	R3306-09/09

INITIAL PREMIUM LIMITS SUMMARY. The Guideline Premium Test is used in this illustration.

Minimum First Year Annual Premium:	\$2,928.00
Guideline Level Premium:	\$6,103.49
Guideline Single Premium:	\$70,206.79
MEC 7-Pay Premium:	\$14,210.10

This illustration is not valid without all pages.

ACCELERATED BENEFIT RIDER DISCLOSURE

READ YOUR RIDER CAREFULLY

Receipt of accelerated death benefits may affect eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children and Supplemental Security Income. Receipt of accelerated death benefits in periodic payments may be treated differently than receipt in a lump sum. Prior to applying for accelerated death benefits, policy owners should consult with the appropriate social services agency concerning how receipt will affect the eligibility of the recipient and/or recipient's spouse or dependents.

Receipt of accelerated death benefits may be taxable. Receipt of accelerated death benefits in periodic payments may be treated differently than receipt in a lump sum. Prior to applying for such benefits, policy owners should seek assistance from a qualified tax advisor.

There is no additional premium required for the Accelerated Benefit Rider; instead, a lien is associated with the acceleration and an administrative charge is required upon the exercise of the benefit.

- We will pay an Accelerated Benefit, at the Policy Owner's request, if the Insured has a Qualifying Condition. The Qualifying Condition for payment of an Accelerated Benefit under this Rider is a medical or physical condition that results in a diagnosis that the insured's life expectancy be 12 months or less from the date of receipt of a Physician Statement. Refer to the Rider for more details.
- Other means may be available to the Policy Owner to achieve the intended goal, including a Policy Loan.
- The Policy Owner may request an acceleration of a portion of the Eligible Death Benefit, subject to a minimum Accelerated Benefit of the lesser of 25% of the Eligible Death Benefit or \$50,000, and a maximum Accelerated Benefit of 50% of the Eligible Death Benefit or \$1,000,000. We will pay the amount requested reduced by an amount equal to any outstanding Policy Loan and accrued loan interest, and an administrative charge of \$300. The remainder will be paid to the Policy Owner. Other conditions and limitations, as described in the Rider, may apply.
- The Accelerated Benefit will be paid in a lump sum, unless the Policy Owner requests and we agree to payment in some other manner.
- Within five (5) days of receipt of the completed claim form, we will provide the Policy Owner with information showing how an Accelerated Benefit payment will affect the Policy (see below). Fourteen (14) days after we provide such information, payment of the Accelerated Benefit can be made.
- The requested Accelerated Benefit amount plus any premiums due on the date of the Accelerated Benefit payment will create a lien against the Policy. Interest on the amount of the Policy lien accrues daily and is added to the amount of the Policy lien. When there is a Policy lien, the amount payable at death is reduced by the amount of the Policy lien. Access to the Policy's Surrender Value will be limited to the excess of the Surrender Value over the amount of the Policy lien.
- Continued premium payment is required to keep the Policy in force. Unpaid premiums will be added to the Policy lien.
- No health care facility as defined in Section 20 of the Public Health Law can require any person to accelerate payment of a death benefit as a condition of admission to such health care facility or for providing any care in such facility.

This illustration is not valid without all pages.

This summary provides a brief description of the important features of the Accelerated Benefit Rider. An example of the effect an of Accelerated Benefit request of \$125,000 is shown below.*

	Before Acceleration	Requested Acceleration = \$125,000	After Acceleration
Death Benefit (Gross)	\$500,000		\$500,000
Premium	\$5,000		\$5,000
Account Value	\$21,000		\$21,000
Surrender Value	\$18,000		\$18,000
Policy Lien	\$0	\$125,000	\$135,000**
Policy Loan	\$15,000		\$0
Loan Repayment	\$0	\$15,000	\$0
Net Surrender Value	\$3,000		\$0
Adminstrative Charge	\$0	\$300	\$0
Net Death Benefit	\$485,000		\$365,000**
Net Payment to Owner	\$0	\$109,700	\$0

* This example is illustrative only and is not intended to show actual values.
 ** Assumes death 12 months after acceleration and additional interest on lien at hypothetical 8% lien interest rate.

I acknowledge that I have received and read this summary which has been furnished to me with the Policy/Rider application. This application is voluntary and without coercion on the part of any third party.

_____ Signature of Proposed Insured	_____ Date
_____ Signature of Policyowner	_____ Date
_____ Signature of Unassigned Agent	_____ Date

Form #155979 NY

A Flexible Premium Adjustable Life Insurance Policy
Designed for Valued Client

AGENT FORM AND ISSUE REQUIREMENTS

Prepared for:

Valued Client

Male 50 Standard No Tobacco
State of Issue: New York
Assumed Policy Date: 12/21/2016
Initial Stated Death Benefit: \$250,000
Initial Death Benefit Option: 1 (Level)
Initial Annual Premium: \$6,103.49

Rider Benefits Included:

Accelerated Benefit Rider
Overloan Lapse Protection Rider

Premium Information:

Target: \$5,520.00
Minimum: \$2,928.00
7-Pay: \$14,210.10
Guideline Level: \$6,103.49
Guideline Single: \$70,206.79

Underwriting Requirements:

*Age and Amount Underwriting Requirement: \$250,000.00
**Highest Illustrated Scheduled Death Benefit: \$250,000.00

Avoid MEC: Y
MEC Year: N

*Based on the highest scheduled death benefit through age 121, including Death Benefit Option 3 if applicable. Amounts applied for from all companies within the last 12 months, regardless of status of the application or policy, plus insurance currently in force with Voya companies, may have an additional underwriting impact.

NOTE: If any application is for Term Insurance, the Term Underwriting guidelines apply.

**Based on the highest scheduled death benefit through age 121.

Concept Type: Basic Ledger

DOLI Test: GPT

Interest Rate: 4.50%

These are assumed values which are not guaranteed and your actual experience may vary.

FOR AGENT AND HOME OFFICE USE ONLY

A Flexible Premium Adjustable Life Insurance Policy
Designed for Valued Client

SCHEDULE PAGE
DOLI Test: GPT

For Submission to the Home Office

Prepared for:

Valued Client

Male 50 Standard No Tobacco
State of Issue: New York
Assumed Policy Date: 12/21/2016
Initial Stated Death Benefit: \$250,000
Initial Death Benefit Option: 1 (Level)
Initial Annual Premium: \$6,103.49

Rider Benefits Included:

Accelerated Benefit Rider
Overloan Lapse Protection Rider

<u>Yr</u>	<u>End of Yr Age</u>	<u>Annualized Premium</u>
1	51	6,103.49
2	52	6,103.49
3	53	6,103.49
4	54	6,103.49
5	55	6,103.49
6	56	6,103.49
7	57	6,103.49
8	58	6,103.49
9	59	6,103.49
10	60	<u>6,103.49</u>
		61,034.90
11	61	6,103.49
12	62	6,103.49
13	63	6,103.49
14	64	6,103.49
15	65	6,103.49
16	66	0.00
17	67	0.00
18	68	0.00
19	69	0.00
20	70	<u>0.00</u>
		91,552.35

FOR AGENT AND HOME OFFICE USE ONLY

VOYA UNIVERSAL LIFE-CV NY

A Flexible Premium Adjustable Life Insurance Policy

Designed for Valued Client

<u>Yr</u>	<u>End of Yr Age</u>	<u>Annualized Premium</u>
21	71	0.00
22	72	0.00
23	73	0.00
24	74	0.00
25	75	0.00
26	76	0.00
27	77	0.00
28	78	0.00
29	79	0.00
30	80	0.00
		<u>91,552.35</u>
31	81	0.00
32	82	0.00
33	83	0.00
34	84	0.00
35	85	0.00
36	86	0.00
37	87	0.00
38	88	0.00
39	89	0.00
40	90	0.00
		<u>91,552.35</u>
41	91	0.00
42	92	0.00
43	93	0.00
44	94	0.00
45	95	0.00
46	96	0.00
47	97	0.00
48	98	0.00
49	99	0.00
50	100	0.00
		<u>91,552.35</u>
51	101	0.00
52	102	0.00
53	103	0.00
54	104	0.00
55	105	0.00
56	106	0.00
57	107	0.00
58	108	0.00
59	109	0.00
60	110	0.00
		<u>91,552.35</u>

FOR AGENT AND HOME OFFICE USE ONLY

VOYA UNIVERSAL LIFE-CV NY

A Flexible Premium Adjustable Life Insurance Policy

<u>Yr</u>	<u>End of Yr Age</u>	<u>Annualized Premium</u>
61	111	0.00
62	112	0.00
63	113	0.00
64	114	0.00
65	115	0.00
66	116	0.00
67	117	0.00
68	118	0.00
69	119	0.00
70	120	<u>0.00</u>
		91,552.35
71	121	<u>0.00</u>
		91,552.35

The schedule of premiums and death benefits are based on the specific assumptions illustrated. Actual experience may make it necessary to make changes to the planned premiums and death benefits to prevent the policy from becoming a modified endowment contract.